

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Michael Karff
 Lisa London
 Debtors

Case No. 12-10943-mdc
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: PaulP
 Form ID: 138NEW

Page 1 of 3
 Total Noticed: 35

Date Rcvd: Apr 12, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 14, 2017.

db/jdb
 12662760 #+Michael Karff, Lisa London, 8033 High School Road, Elkins Park, PA 19027-2631
 +Ac Collections, Re: Todd Gottlieb, DMD, 602 Little Gloucester Rd,
 Blackwood, NJ 08012-5213
 12662762 Atlantic City Electric, P.O. Box 4874, Trenton, NJ 08650
 12662763 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank Of America, Po Box 982238, El Paso, TX 79998)
 12662764 +Bank Of America, N.A., 450 American St, Simi Valley, CA 93065-6285
 12688283 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
 12697485 +Department Stores National Bank/Macys, Bankruptcy Processing, Po Box 8053,
 Mason, OH 45040-8053
 12662766 +Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
 12662767 +Equable Ascent Financi, Re: GE Capital, 1120 W Lake Cook Rd,
 Buffalo Grove, IL 60089-1970
 12662771 +Lyons. Dougherty & Veldhuis, 136 Gaither Dr, Suite 100, P.O. Box 1269,
 Mt Laurel, NJ 08054-7269
 12703884 +Philadelphia Gas Works, 800 W Montgomery Ave, Phila Pa 19122-2898,
 Attn: Bankruptcy Dept 3F
 12662773 +South Jersey Gas, C/O Rickart Collection Systems, 575 Milton Rd, P.O. Box 7242,
 North Brunswick, NJ 08902-7242
 12662776 +Target N.b., Po Box 673, Minneapolis, MN 55440-0673
 12662777 Wells Fargo Hm Mortgag, 7255 Baymeadows Wa, Des Moines, IA 50306
 12662778 #Zucker, Goldbert & Ackerman, 200 Sheffield St, Ste 301, P.O. Box 1024,
 Mountainside, NJ 07092-0024

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Apr 13 2017 01:16:28 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 13 2017 01:16:02
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Apr 13 2017 01:16:14 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 cr E-mail/PDF: resurgentbknofications@resurgent.com Apr 13 2017 01:11:27 LVNV Funding LLC,
 c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 cr E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Apr 13 2017 01:11:15
 Midland Funding LLC by American InfoSource LP as a, PO Box 4457, Houston, TX 77210-4457
 cr +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Apr 13 2017 01:11:15
 PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067
 12662765 +E-mail/Text: bankruptcy@cvaps.com Apr 13 2017 01:16:12 Cavalry Portfolio Serv,
 RE: GE Money Bank, 7 Skyline Dr Ste 3, Hawthorne, NY 10532-2162
 12688521 +E-mail/Text: bankruptcy@cvaps.com Apr 13 2017 01:16:12 Cavalry Portfolio Services, LLC,
 500 Summit Lake Drive Suite 400, Valhalla, NY 10595-2322
 12662769 +E-mail/Text: fggbanko@fgny.com Apr 13 2017 01:15:44 Foster, Garbus & Garbus,
 7 Banta Place, Hackensack, NJ 07601-5604
 12755846 E-mail/Text: JCAP_BNC_Notices@jcap.com Apr 13 2017 01:16:12 JEFFERSON CAPITAL SYSTEMS LLC,
 PO BOX 7999, ST CLOUD MN 56302
 13140137 +E-mail/PDF: resurgentbknofications@resurgent.com Apr 13 2017 01:11:21 LVNV Funding LLC,
 c/o Resurgent Capital Services, PO Box 10675, Greenville, SC 29603-0675
 12662770 E-mail/PDF: gecscdi@recoverycorp.com Apr 13 2017 01:11:20 Lowes/Gemb, P.O. Box 530914,
 Atlanta, GA 30353-0914
 12934071 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Apr 13 2017 01:11:22 Midland Funding LLC,
 by American InfoSource LP as agent, PO Box 4457, Houston, TX 77210-4457
 12755430 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Apr 13 2017 01:11:22
 Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk VA 23541
 12662772 E-mail/Text: nod.referrals@fedphe.com Apr 13 2017 01:15:43 Phelan Hallinan & Schmieg,
 One Penn Center At Suburban Station, 1617 John F. Kennedy Blvd,
 Philadelphia, PA 19103-1814
 12737504 E-mail/PDF: rmscdi@recoverycorp.com Apr 13 2017 01:11:14 Portfolio Investments I LLC,
 c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
 12662761 E-mail/PDF: cbp@onemainfinancial.com Apr 13 2017 01:11:28 American General Finance,
 P.O. Box 790370, St Louis, MO 63179-0370
 12662774 E-mail/PDF: cbp@onemainfinancial.com Apr 13 2017 01:11:21 Springleaf Financial S,
 Po Box 3251, Evansville, IN 47731
 12662775 E-mail/PDF: cbp@onemainfinancial.com Apr 13 2017 01:11:28 Springlf Fin,
 Visionplus Inhouse Pmt, Evansville, IN 47715
 12677362 +E-mail/Text: bncmail@w-legal.com Apr 13 2017 01:16:10 TARGET NATIONAL BANK,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 TOTAL: 20

District/off: 0313-2

User: PaulP
Form ID: 138NEW

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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
(address filed with court: Jefferson Capital Systems LLC, PO BOX 7999,
ST CLOUD, MN 56302-9617)

12662779* +Ac Collections, Re: Todd Gottlieb, DMD, 602 Little Gloucester Rd,
Blackwood, NJ 08012-5213

12662781* Atlantic City Electric, P.O. Box 4874, Trenton, NJ 08650

12662782* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank Of America, Po Box 982238, El Paso, TX 79998)

12677840* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: FIA CARD SERVICES, N.A., PO Box 15102,
Wilmington, DE 19886-5102)

12662768* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Fia Card Services, 1100 North King St, Wilmington, DE 19884)

12662787* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Fia Card Services, 1100 North King St, Wilmington, DE 19884)

12662783* +Bank Of America, N.a., 450 American St, Simi Valley, CA 93065-6285

12662784* +Cavalry Portfolio Serv, RE: GE Money Bank, 7 Skyline Dr Ste 3, Hawthorne, NY 10532-2162

12662785* +Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999

12662786* +Equable Ascent Financi, Re: GE Capital, 1120 W Lake Cook Rd,
Buffalo Grove, IL 60089-1970

12662788* +Foster, Garbus & Garbus, 7 Banta Place, Hackensack, NJ 07601-5604

12662789* Lowes/Gemb, P.O. Box 530914, Atlanta, GA 30353-0914

12662790* +Lyons. Dougherty & Veldhuis, 136 Gaither Dr, Suite 100, P.O. Box 1269,
Mt Laurel, NJ 08054-7269

12662791* Phelan Hallinan & Schmieg, One Penn Center At Suburban Station, 1617 John F. Kennedy Blvd,
Philadelphia, PA 19103-1814

12662780* ++SPRINGLEAF FINANCIAL SERVICES, P O BOX 3251, EVANSVILLE IN 47731-3251
(address filed with court: American General Finance, P.O. Box 790370,
St Louis, MO 63179-0370)

12662793* ++SPRINGLEAF FINANCIAL SERVICES, P O BOX 3251, EVANSVILLE IN 47731-3251
(address filed with court: Springleaf Financial S, Po Box 3251, Evansville, IN 47731)

12662792* +South Jersey Gas, C/O Rickart Collection Systems, 575 Milton Rd, P.O. Box 7242,
North Brunswick, NJ 08902-7242

12662794* Springlf Fin, Visionplus Inhouse Pmt, Evansville, IN 47715

12662795* +Target N.b., Po Box 673, Minneapolis, MN 55440-0673

12662796* Wells Fargo Hm Mortgag, 7255 Baymeadows Wa, Des Moines, IA 50306

12662797* Zucker, Goldbert & Ackerman, 200 Sheffield St, Ste 301, P.O. Box 1024,
Mountainside, NJ 07092-0024

TOTALS: 0, * 22, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 14, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on April 12, 2017 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor Bank of America, N.A., et al agornall@kmlawgroup.com,
bkgroup@kmlawgroup.com

ANN E. SWARTZ on behalf of Creditor BANK OF AMERICA, N.A. ecfmail@mw-c-law.com,
ecfmail@mw-c-law.com

JEROME B. BLANK on behalf of Creditor WELLS FARGO BANK, N.A. paeb@fedphe.com

STANTON M. LACKS on behalf of Debtor Michael Karff blackslaw@comcast.net

District/off: 0313-2

User: PaulP
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

STANTON M. LACKS on behalf of Joint Debtor Lisa London blackslaw@comcast.net
THOMAS I. PULEO on behalf of Creditor BANK OF AMERICA, N.A. tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER on behalf of Trustee WILLIAM C. MILLER ecfemails@ph13trustee.com,
philaecf@gmail.com
WILLIAM C. MILLER ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 9

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

In Re: Michael Karff and Lisa London
Debtor(s)

Bankruptcy No: 12-10943-mdc
Chapter: 13

NOTICE

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.
2. Any answer, objection, responsive pleading or request for hearing with regard to the discharge of the debtors, including any request to delay the entry of discharge pursuant to 11 U.S.C. §1328(h), must be filed in writing with the Clerk of the U.S. Bankruptcy Court,

900 Market Street
Suite 400
Philadelphia, PA 19107

within 30 days from the date of this notice.

3. In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath
Clerk of Court

Dated: 4/12/17